

In re:
Edwell T. Henry, II
Debtor

Case No. 20-10939-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 25, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2021:

Recip ID	Recipient Name and Address
db	+ Edwell T. Henry, II, 706 B. Sedgfield Drive, Mt. Laurel, NJ 08054-1853

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 26 2021 02:37:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 26 2021 02:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	May 26 2021 02:37:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	May 26 2021 02:22:54	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	May 26 2021 02:24:38	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2021 02:22:54	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2021

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2021 at the address(es) listed below:**

Name	Email Address
BRENNA HOPE MENDELSON	on behalf of Debtor Edwell T. Henry II tobykmendelsohn@comcast.net
JASON BRETT SCHWARTZ	on behalf of Creditor BMW Bank of North America jschwartz@mesterschwartz.com
JILL MANUEL-COUGHIN	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
REBECCA ANN SOLARZ	on behalf of Creditor American Heritage Credit Union bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Edwell T. Henry II		CHAPTER 13
<u>Debtor(s)</u>		
AMERICAN HERITAGE CREDIT UNION		
<u>Movant</u>		
vs.		NO. 20-10939 ELF
Edwell T. Henry II		
<u>Debtor(s)</u>		
William C. Miller Esq.		<u>11 U.S.C. Section 362</u>
<u>Trustee</u>		

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,693.91**, which breaks down as follows;

Post-Petition Payments:	\$339.04 for December 2020 through April 2021
Suspense Balance:	(\$1.29)
Total Post-Petition Arrears	\$1,693.91

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file a Motion to Modify his Chapter 13 Plan to include the post-petition arrears of **\$1,693.91**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$1,693.91** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due May 27, 2021 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$339.04 (or as adjusted pursuant to the terms of the mortgage) on or before the twenty-seventh (27th) day of each month .

4. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

6. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

7. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

8. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

9. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

10. The parties agree that a facsimile signature shall be considered an original signature.

Date: May 10, 2021

/s/Rebecca A. Solarz Esq.
Rebecca A. Solarz Esq.
Attorney for Movant

Date: May 13, 2021

/s/ Brenna Hope Mendelsohn, Esquire
Brenna Hope Mendelsohn Esq.
Attorney for Debtor(s)

Date: May 21, 2021


/s/ LeRoy W. Etheridge, Esquire*
William C. Miller Esq.
Chapter 13 Trustee

**No objection to its
terms, without
prejudice to any of
our rights and
remedies*

ORDER

Approved by the Court this ___ day of _____, 2021. However, the court retains discretion regarding entry of any further order.

Date: 5/25/21



Bankruptcy Judge
Eric L. Frank